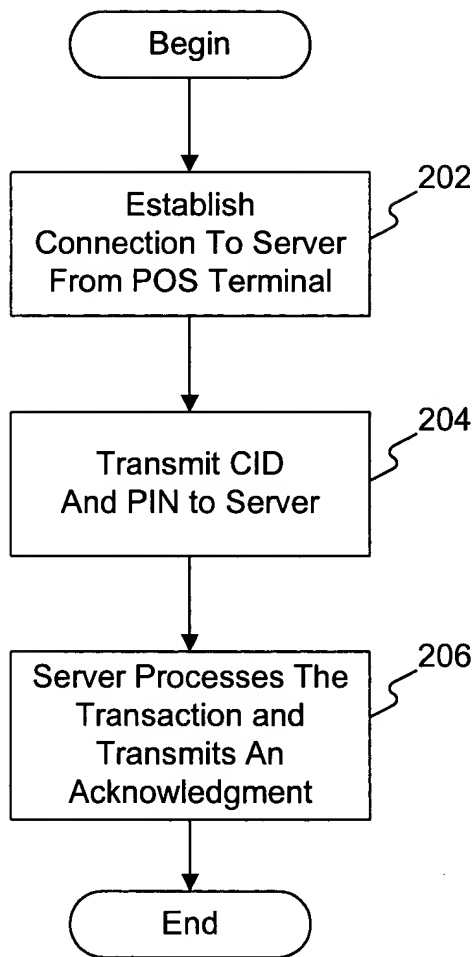


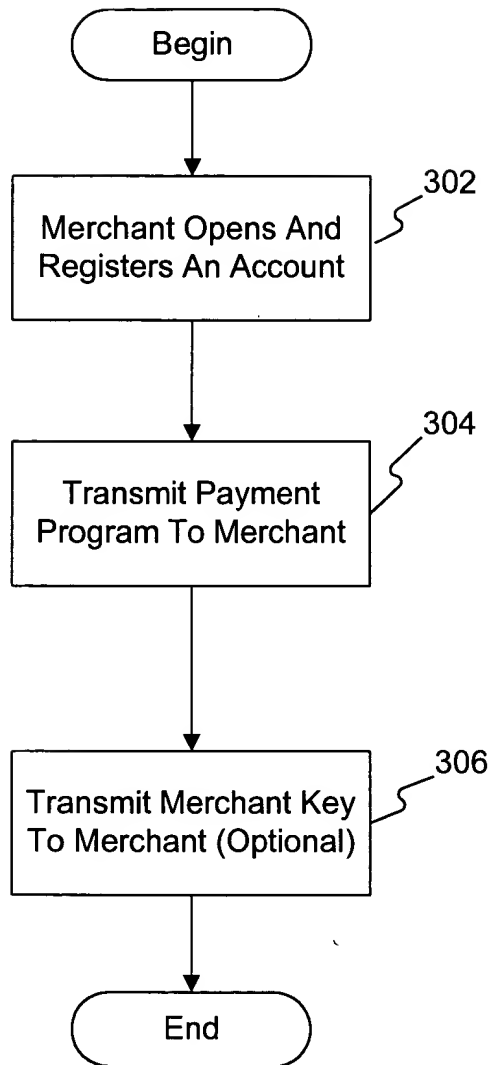
FIGURE 1

FIG. 2



**FIGURE 2**

FIG. 3 is a flowchart of a process for transmitting a payment program to a merchant.



**FIGURE 3**

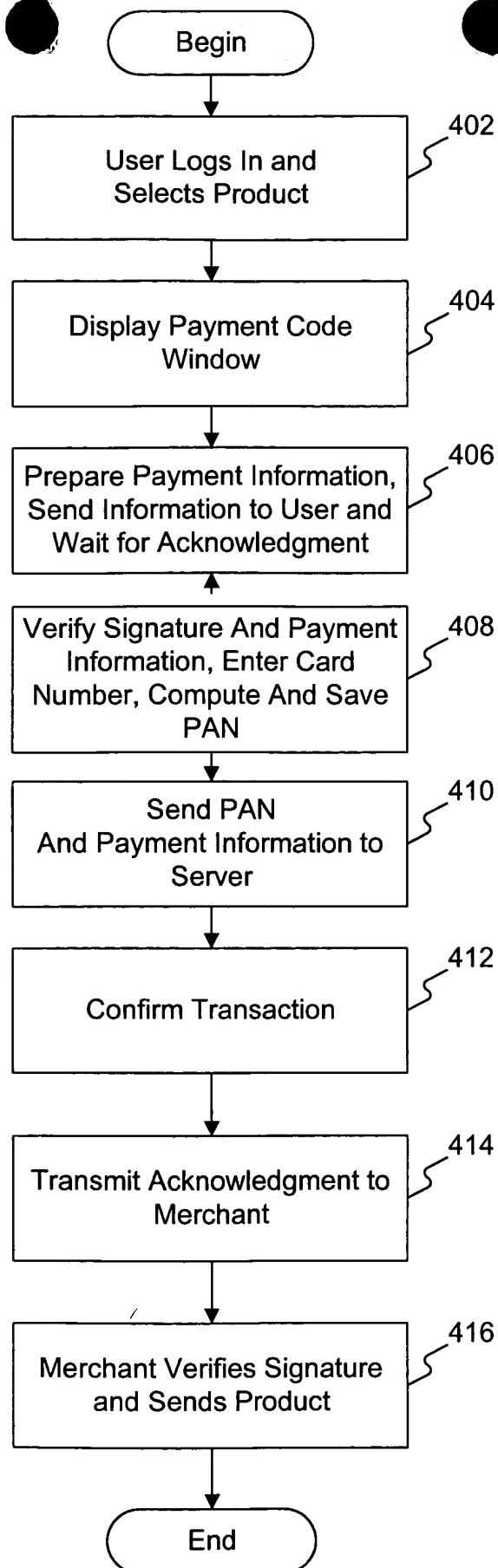


FIGURE 4

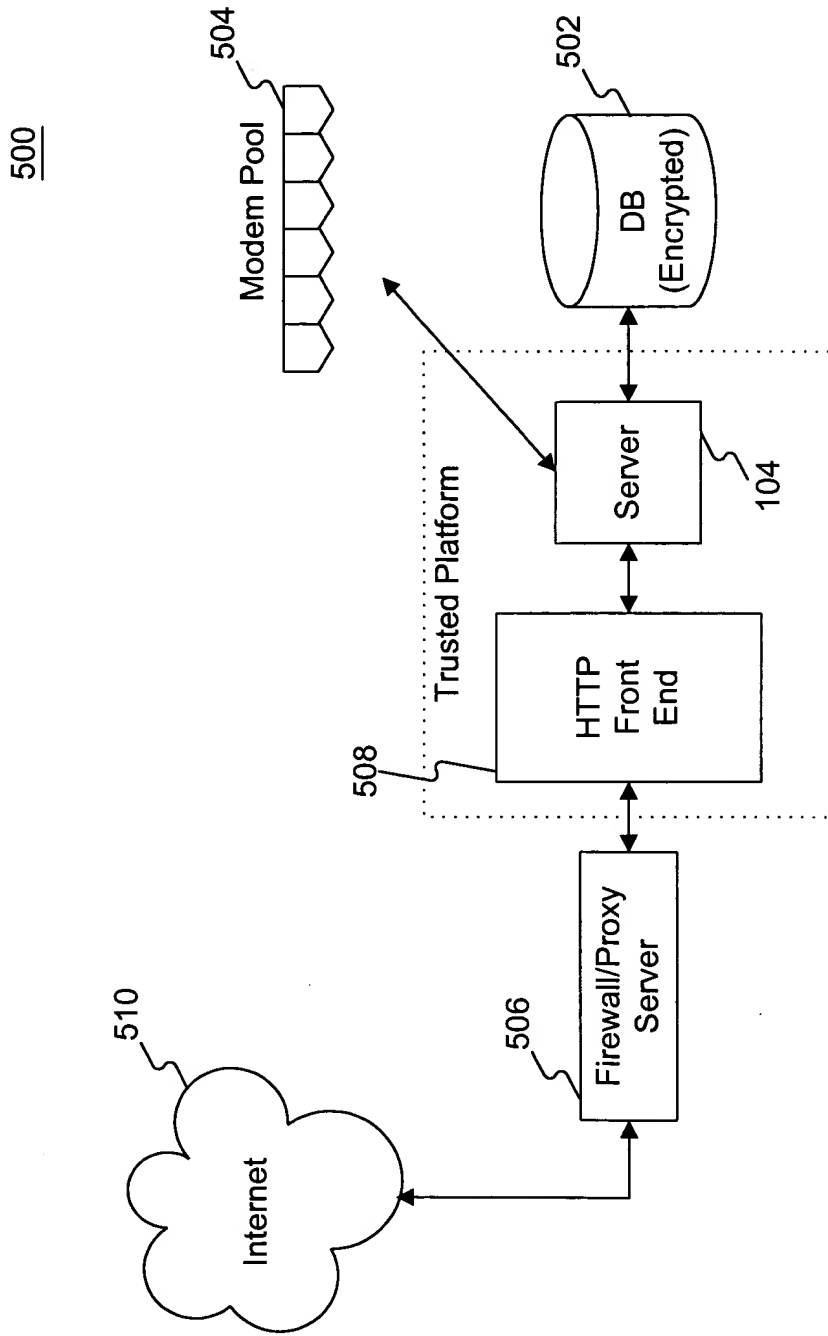
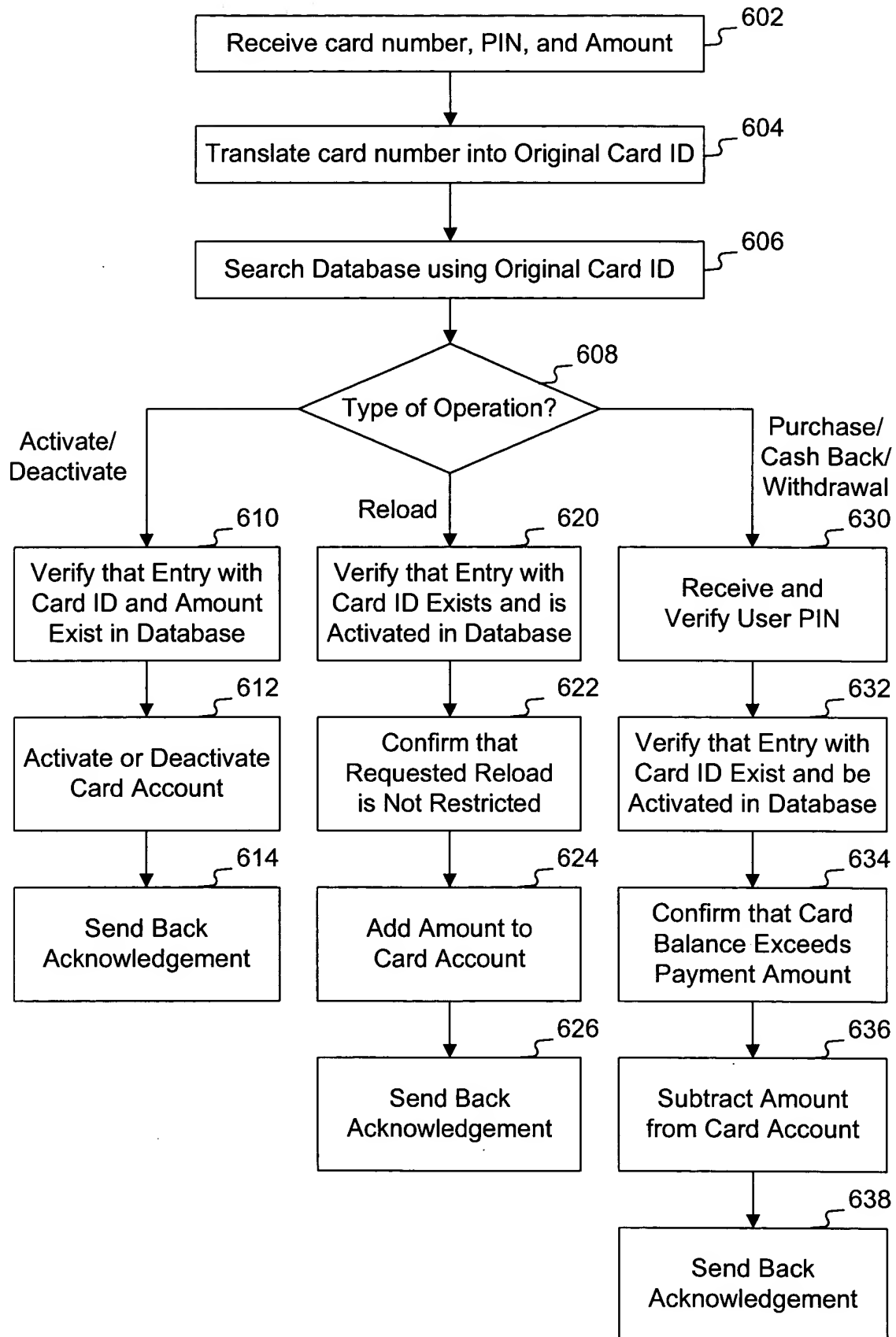
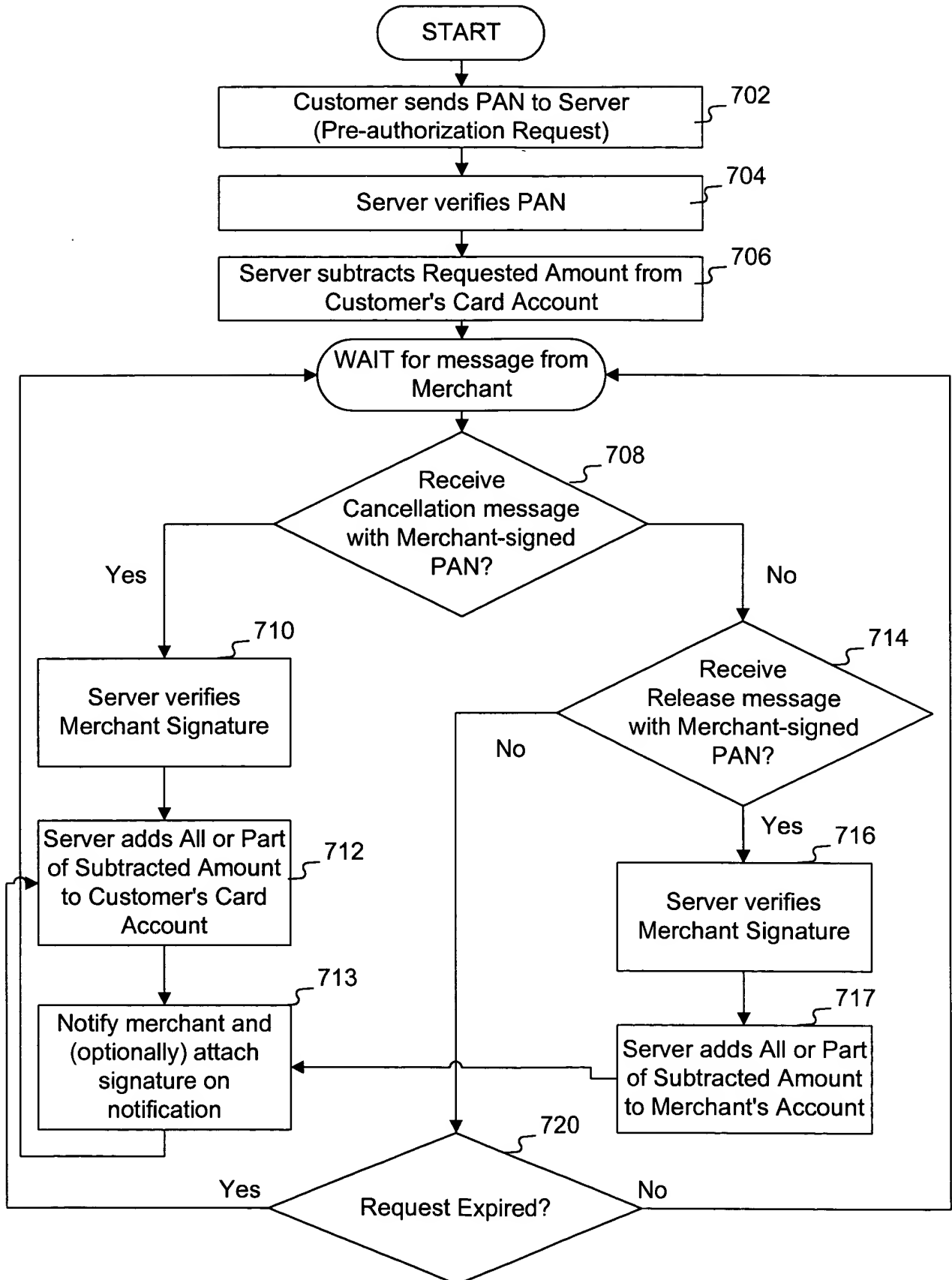


FIGURE 5

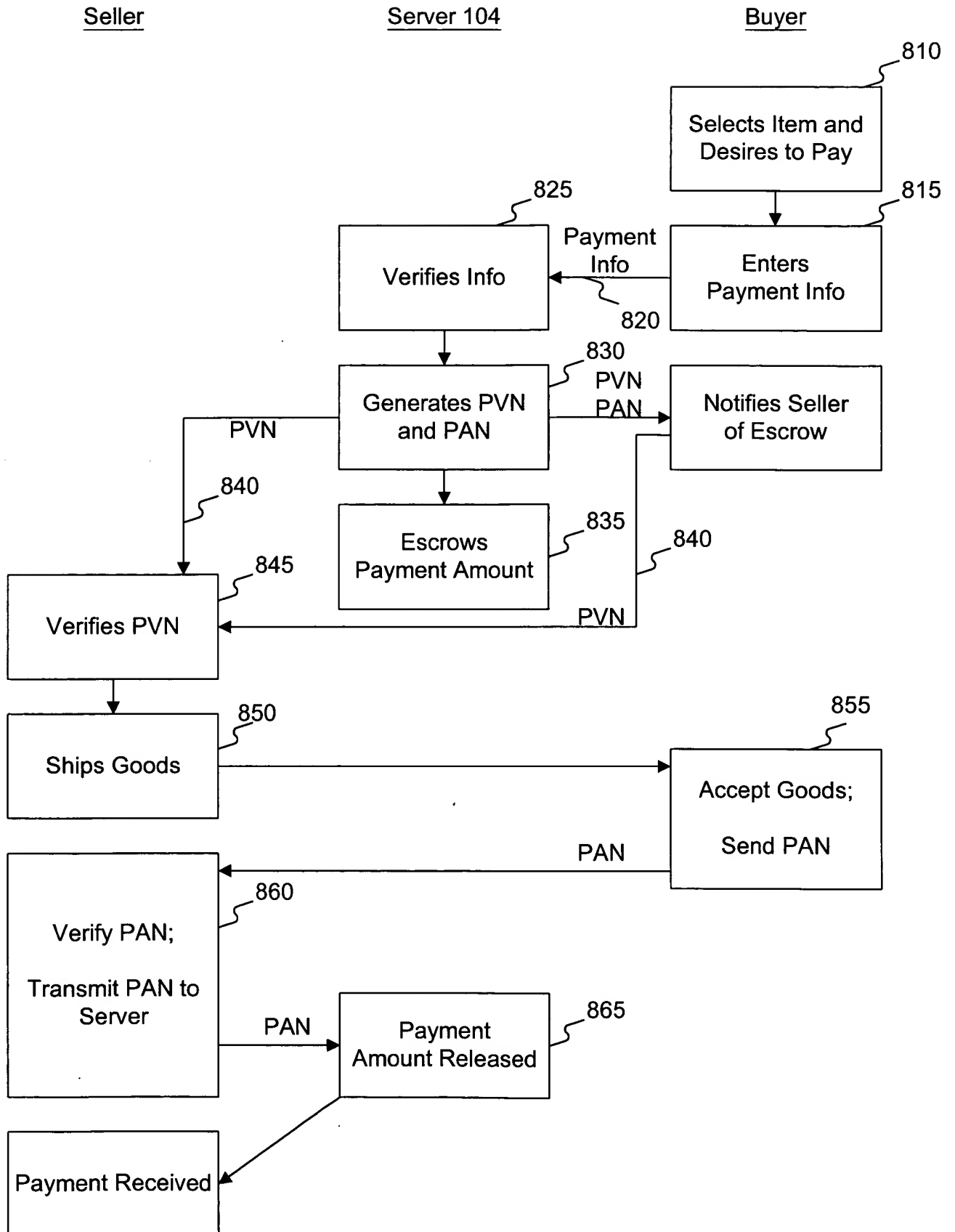


**FIGURE 6**



**FIGURE 7**

FIG. 8



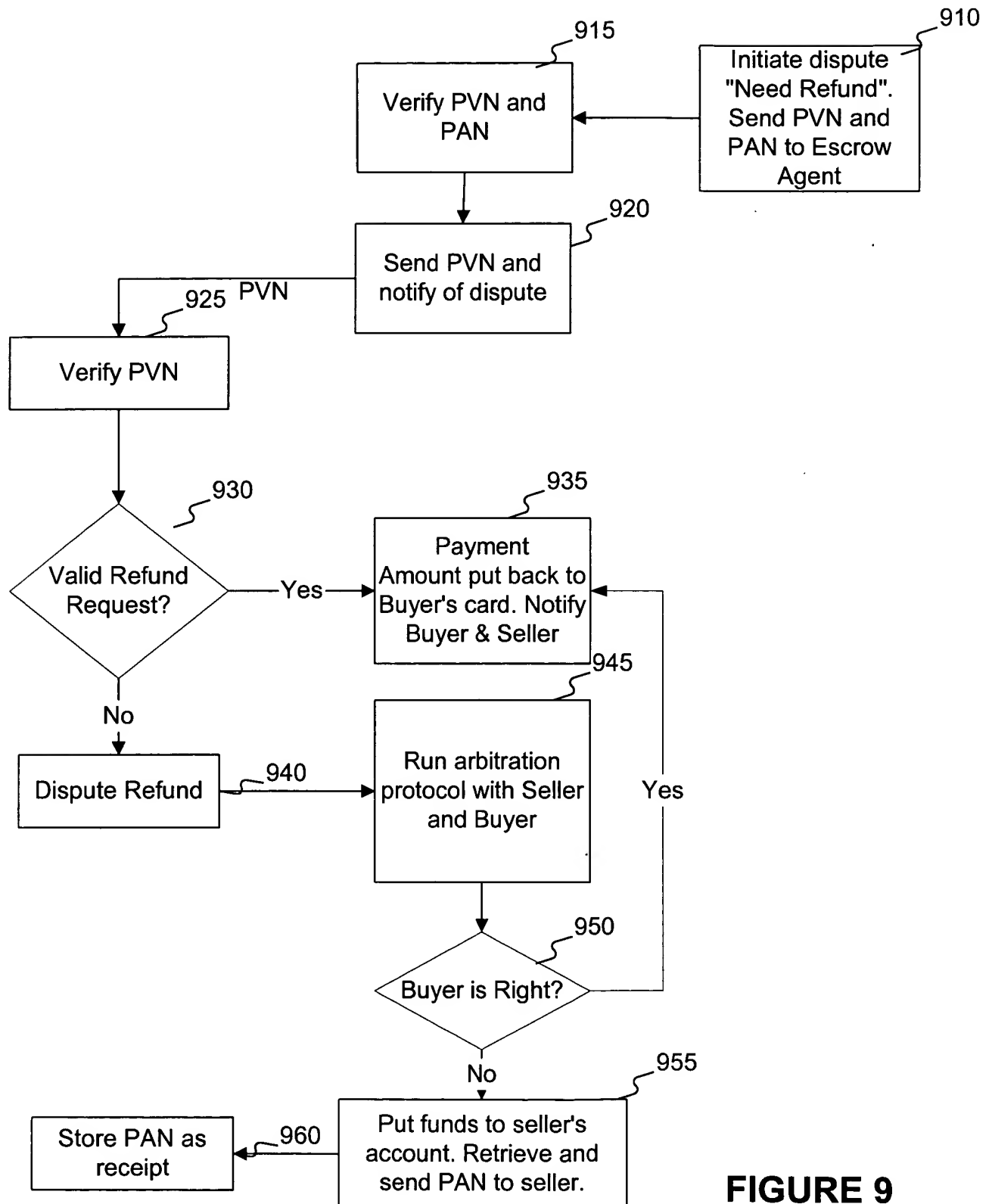
**FIGURE 8**



Seller

Server 104

Buyer

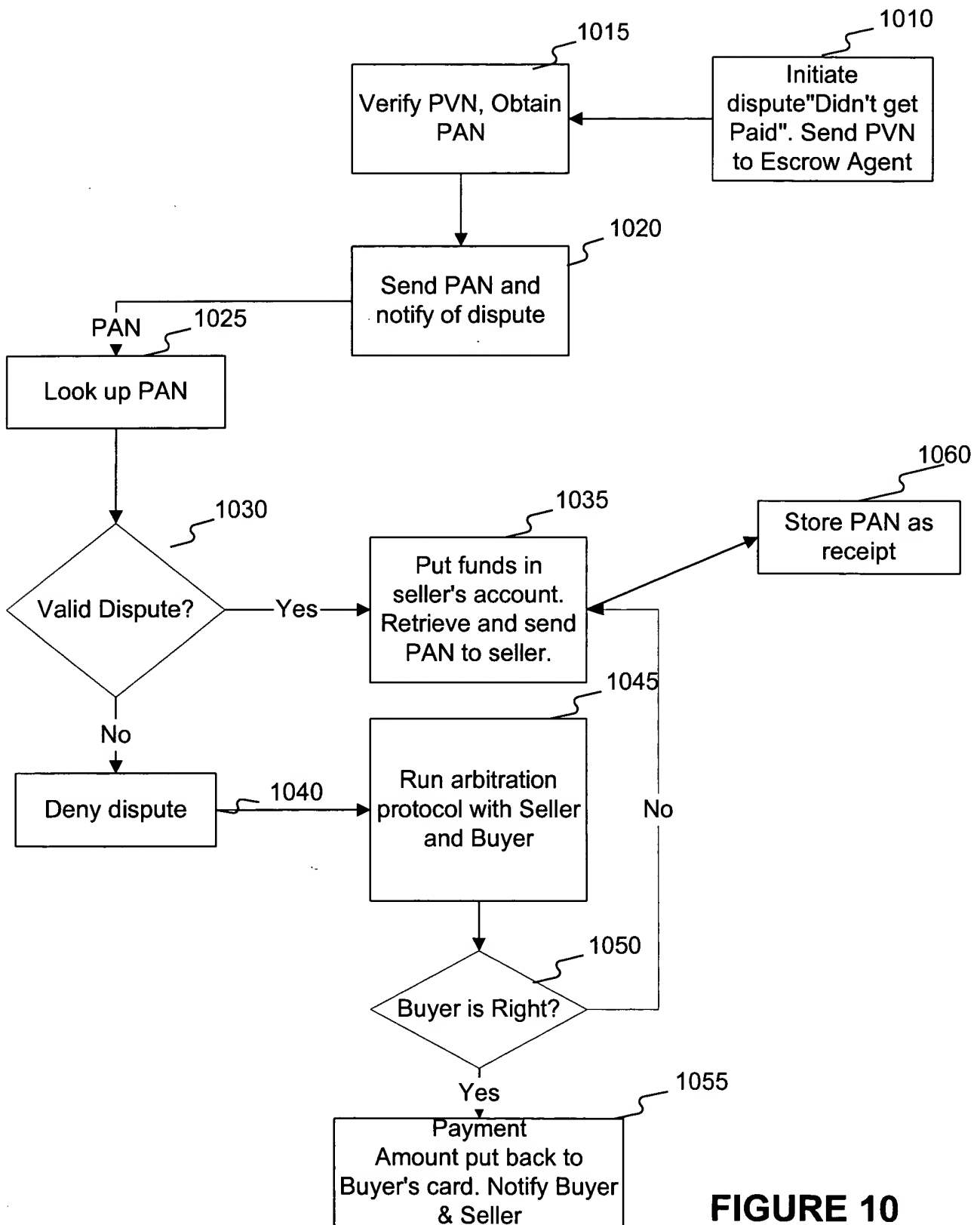


**FIGURE 9**

Buyer

Server 104

Seller



**FIGURE 10**